FORTIETH

ANNUAL REPORT

THE WORKER'S COMPENSATION BOARD

PRINCE EDWARD ISLAND

FOR THE YEAR ENDED DECEMBER 31

1988

89-02682/

REPORT
OF THE
WORKER'S COMPENSATION BOARD

TO: The Honourable Minister of Labour
of the Province of Prince Edward Island

Honourable Sir:

The Worker's Compensation Board of Prince Edward Island has the honour to present its Fortieth Annual Report showing Financial Reports and Statistical Tables for the year ended December 31, 1988.

On January 1st, 1988 the Act applied to all workers and employers engaged in, about or in connection with any industry in the province except those workers, employers or industries excluded by regulations. This form of universal coverage provided workers compensation to a greater number of workers and employers.

With the increase in the number of workers and employers having coverage under the Act, the workload has increased greatly in all departments in the past year and the Board members wish to acknowledge the support of the staff and appreciate their contribution of service to the workers and employers.

In July, 1988 Mr. Arthur Howard was appointed Vice-Chairman of the Board replacing Mr. Raymond Livingstone whose term expired.

Respectfully submitted,

Arthur J. MacDonald, Chairman
Arthur Howard, Vice-Chairman
Arthur Brown, Commissioner

SUMMARY OF BENEFIT CHANGES SINCE 1949

Maximum earnings basis of Compensation

2,500,00 to December 31, 1955
2,700.00 effective January 1, 1956
3,000.00 effective April 12, 1958
4,000.00 effective January 1, 1962
5,000.00 effective January 1, 1963
6,000.00 effective January 1, 1970
7,000.00 effective January 1, 1974
8,000.00 effective January 1, 1975
9,000.00 effective January 1, 1976
12,000.00 effective January 1, 1977
15,000.00 effective April 18, 1980
16,000.00 effective July 1, 1982
17,000.00 effective January 1, 1983
19,000.00 effective January 1, 1986
20,000.00 effective January 1, 1987
22,000.00 effective January 1, 1988
23,000.00 effective January 1, 1989

Percentage of earnings for computation of Compensation

66 2/3% to 75%
effective in 1951

Widow's/Widower's Pension

50.00 to December 31, 1961

65.00 effective January 1, 1962

75.00 April 1, 1966

All Pensions were increased to $75.00 effective April 1, 1967, to $100.00 effective April 1, 1971, to $150.00 effective April 1, 1974, to $250.00 effective April 1, 1976, to $300.00 effective January 1, 1979 to $350.00 effective April 1, 1982 and to $450.00 effective April 1, 1985.

On a fatal injury to a worker, a special Widow's lump sum allowance of $200.00 is paid. Effective June 25, 1970 this allowance was increased to $400.00 and to $500.00 effective July 12, 1978.

Thereafter the monthly pension is paid.

The Widow's re-marriage allowance was increased from $240.00 to $600.00 effective April 13, 1960, to $900.00 effective June 25, 1970, to $1,200 effective April 14, 1972, to $4,200.00 effective April 1, 1982 and to $5,400.00 effective April 1, 1985.

Children's Pension

12.50 per month to March 17, 1955
15.00 per month effective March 18, 1955
20.00 per month effective April 5, 1957
25.00 per month to age 21 effective April 7, 1966

All pensions were increased to 25.00 effective April 1, 1967 to $30.00 effective January 1, 1973 to $40.00 effective April 1, 1974, to $50.00 effective April 1, 1977 to $60.00 effective January 1, 1979 to $75.00 effective April 1, 1982 and to $100.00 effective April 1, 1985

Burial Expenses

150.00 to March 17, 1955
200.00 effective March 18, 1955
300.00 effective April 13, 1960
400.00 effective June 25, 1970
500.00 effective July 12, 1978
900.00 effective April 1, 1985

A further 300.00 is provided for transportation of the body.

Waiting Period

Original Act, waiting period of 7 days
4 days effective 1951
1 day effective 1962

AUDITOR'S REPORT

To the Members of the Board

We have examined the balance sheet of The Worker's Compensation Board of Prince Edward Island as at December 31, 1988 and the statement of revenue and expenditure for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion these financial statements present fairly the financial position of the Board as at December 31, 1988 and the results of its operations for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

DOANE RAYMOND
Chartered Accountants

Charlottetown
Prince Edward Island

January 25, 1989

TABLE 1
THE WORKER'S COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
BALANCE SHEET
DECEMBER 31, 1988
ASSETS

	1988	1987
Cash	$ 97,726	$ 324,829
Assessments receivable (Note 1)	430,662	591,383
Deposit accounts		
Provincial government	190,144	86,252
Canadian government		23,396
Canadian National		16,944
Marine Atlantic	15,230	2,983
Accrued interest receivable	145,889	16,125
Investments, at cost		
Pension fund	21,845,694	19,121,858
General fund		724,823
Land, building, and equipment (Note 2)	410,782	363,126
	$23,136,127	$21,271,719

LIABILITIES

Assessment refunds	$ 63,452	$ 40,524
Deposit accounts		
Canadian government	22,977	
Northumberland Ferries Ltd.	5,833	6,373
Canadian National	736	
Pension fund liability (Note 3)	22,736,670	19,121,858
Reserves		
Uncompleted and unreported claims	1,950,000	1,950,000
Disaster	1,000,000	1,000,000
Stabilization	401,022	401,022
Accumulated class balances (deficit)	(3,044,563)	(1,248,058)
	$23,136,127	$21,271,719

ON BEHALF OF THE BOARD

..... Chairman

..... Secretary

TABLE 2
THE WORKER'S COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF REVENUE AND EXPENDITURE
YEAR ENDED DECEMBER 31, 1988

	1988	1987
Revenue		
Assessments on employers	$ 7,425,929	$ 5,491,639
Investments	664,572	509,563
Interest on assessments receivable	6,311	21,076
	8,096,812	6,022,278
Expenditure		
Accident claims		
Compensation for temporary total disability	3,303,763	2,834,605
Lump sum payments for permanent partial disability	224,360	209,477
Medical aid	1,354,302	1,126,734
Hospital maintenance	670,561	574,947
Pensions for permanent disability	3,001,316	2,859,854
Funeral expenses	2,900	1,800
Widows' allowances	1,000	500
Rehabilitation	214,303	103,046
	8,772,505	7,710,963
	(675,693)	(1,688,685)

Administration		
Salaries - board members	63,427	66,690
- board members' severance benefits	62,374	
- staff members	629,097	544,333
Employee benefits	55,800	41,707
Travelling	53,799	63,094
Printing and office supplies	41,301	21,613
Postage	25,531	21,980
Telephone	20,386	16,063
Actuarial fees	18,196	
Audit and legal	36,780	73,699
Depreciation	61,142	49,893
Micro filming records	25,497	59,134
Miscellaneous	67,347	34,464
Rehabilitation	2,083	1,350
Autos	24,145	28,434
Provision for doubtful accounts	91,932	11,832
Accident prevention	37,443	26,207
Building operating costs	57,957	51,434
	1,374,237	1,111,927
Less: Portion charged to the Canadian and Provincial Governments, CN Railways, Marine Atlantic and Northumberland Ferries Ltd.	(253,425)	(202,206)
	1,120,812	909,721
Excess expenditure transferred to accumulated class balances	$(1,796,505)	$(2,598,406)

TABLE 3
THE WORKER'S COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1988

1. Assessments receivable

	1988	1987
Outstanding assessments	$ 466,391	$ 614,640
Allowance for doubtful accounts	(35,729)	(23,257)
	$ 430,662	$ 591,383

2. Land, building, and equipment

	Rate	Cost	1988 Accumulated Depreciation	1988 Net Book Value	1987 Net Book Value
Land		$ 8,000		$ 8,000	$ 8,000
Building	2½%	243,325	$ 103,851	139,474	145,557
Furniture & Fixtures	10%	334,655	129,686	204,969	144,917
Automobiles	30%	116,176	57,837	58,339	64,652
		$702,156	$291,374	$410,782	$363,126

The building is depreciated on the straight line basis, and furniture and fixtures, and automobiles are depreciated on the declining balance method at the above annual rates.

3. Pension fund liability

	1988	1987
Balance, beginning of year	$19,121,858	$16,128,164
Add:		
Transfers from general funds for Classes 1 to 5	2,514,713	2,452,000
Allocation of investment income	2,671,963	1,963,882
	24,308,534	20,544,046
Deduct:		
Payments to pensioners	1,571,864	1,422,188
Balance, end of year	$22,736,670	$19,121,858

TABLE 4
THE WORKER'S COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF RESERVES
YEAR ENDED DECEMBER 31, 1988

	1988	1987
UNCOMPLETED AND UNREPORTED CLAIMS		
Balance, beginning of year	$1,950,000	$1,950,000
Add:		
Transfer from assessments		
Balance, end of year	$1,950,000	$1,950,000
DISASTER		
Balance, beginning of year	$1,000,000	$1,000,000
Add:		
Transfer from assessments		
Balance, end of year	$1,000,000	$1,000,000
STABILIZATION		
Balance, beginning of year	$401,022	$401,022
Less:		
Transfer from assessments		
Balance, end of year	$401,022	$401,022

TABLE 5
THE WORKER'S COMPENSATION BOARD OF PRINCE EDWARD ISLAND
STATEMENT OF REVENUE AND EXPENDITURE BY CLASS
YEAR ENDED DECEMBER 31, 1988

	Class 1 Mining	Class 2 Forest Products	Class 3 Manufacture and Sale	Class 4 Construction
Revenue				
Assessments on employers	$ 100	$ 95,079	$ 3,230,434	$ 1,810,298
Investment income	20,184			612,031
Interest on assessments receivable		102	3,447	1,932
Recovery of administration expenses				
	20,284	95,181	3,233,881	2,424,261
Expenditure				
Accident claims				
Temporary total disability		66,986	1,935,907	**638,942**
Permanent partial disability		13,777	112,762	30,533
Medical aid		15,753	695,413	236,851
Hospital maintenance		8,814	391,405	121,243
Pensions		16,177	1,747,584	640,699
Funeral expenses			1,900	
Widows' allowances			500	
Rehabilitation		49	71,395	49,788
		121,556	4,956,866	1,718,056
Administration		18,382	696,578	300,158
Total expenditure		139,938	5,653,444	2,018,214
Excess revenue (expenditure)	20,284	(44,757)	(2,419,563)	406,047
Accumulated class balances (deficit),				
Beginning of year	67,670	(17,228)	(2,507,634)	1,399,496
End of year	$87,954	$(61,985)	$(4,927,197)	$1,805,543

Assessments are based on estimated and adjusted payrolls for Classes 1 to 5 and on actual claims paid for Classes 6 to 9.

Administration expenditures are apportioned to Classes 6 to 9 at a percentage of the total claims paid and administered in 1988 on the employer's behalf, whether the claims were applicable to 1988 or prior years. The other classes share the balance of administration expenditures in the ratio that the revenue and costs of accidents in each class bear to the total of those five classes.

Class 5 Transportation and Services	Class 6 Provincial Government	Class 7 CNR and Marine Atlantic	Class 8 Canadian Government	Class 9 Northumberland Ferries Ltd.	1988 Totals	1987 Totals
$ 777,836	$ 878,271	$ 268,102	$ 311,201	$ 54,608	$ 7,425,929	$ 5,491,639
32,357					664,572	509,563
830					6,311	21,076
	165,007	33,513	48,079	6,826	253,425	202,206
811,023	1,043,278	301,615	359,280	61,434	8,350,237	6,224,484
177,582	254,739	106,660	88,289	34,658	3,303,763	2,834,605
15,723	34,717	9,278	7,570		224,360	209,477
86,667	213,588	42,319	60,759	2,952	1,354,302	1,126,734
36,783	75,754	6,073	23,587	6,902	670,561	574,947
110,250	245,088	101,926	130,996	8,596	3,001,316	2,859,854
				1,000	2,900	1,800
				500	1,000	500
36,840	54,385	1,846			214,303	103,046
463,845	878,271	268,102	311,201	54,608	8,772,505	7,710,963
105,694	165,007	33,513	48,079	6,826	1,374,237	1,111,927
569,539	1,043,278	301,615	359,280	61,434	10,146,742	8,822,890
241,484					(1,796,505)	(2,598,406)
(190,362)					(1,248,058)	1,350,348
$ 51,122					$(3,044,563)	$(1,248,058)

TABLE 6 **COMPARISON OF CLAIMS, COSTS, AND ASSESSMENTS BY YEARS**

YEAR	FATAL ACCIDENTS	PERMANENT PARTIAL	TEMPORARY TOTAL	MEDICAL AID ONLY	NON COMPENSABLE	CN RAILWAY	CN MARINE	NORTHUMBERLAND FERRIES	FEDERAL GOVERNMENT CLAIMS	PROVINCIAL GOVERNMENT CLAIMS	TOTAL NO. OF CLAIMS	COST OF CLAIMS	ASSESSMENTS
1960	4	13	731	1043	38	62			90	117	1816	306,167.07	370,652.76
1961	3	20	732	1053	108	96			121	145	1896	363,793.01	387,645.84
1962	4	33	841	984	105	72			123	115	1898	448,962.37	444,740.97
1963	4	32	952	1256	198	80			118	116	2410	523,742.00	480,217.00
1964	3	11	983	1288	272	83			120	103	2546	399,914.00	527,993.00
1965	2	20	1122	1249	281	95			181	91	2654	532,617.00	559,703.00
1966	2	14	1182	1121	257	68			116	105	2562	551,880.00	654,521.00
1967	15	21	1180	1151	244	81			112	165	2590	634,542.00	745,171.00
1968	5	17	1065	1115	212	76			103	142	2397	501,789.00	676,782.00
1969	2	22	1038	1096	220	75			97	126	2356	518,678.00	667,421.00
1970	4	27	1134	1142	201	63			101	134	2481	593,838.00	743,543.00
1971	3	20	1254	996	205	86			92	143	2458	677,691.00	800,462.00
1972	4	27	1377	1286	224	86			114	168	2891	845,952.00	968,285.00
1973	2	40	1509	1334	220	85			96	174	3065	1,073,105.00	1,100,835.00
1974	6	26	1470	1489	289	98			130	213	3254	1,152,201.00	1,356,243.00
1975	3	33	1420	1374	339	108			121	214	3136	1,095,140.00	1,801,133.00
1976	5	14	1504	1295	356	94			105	225	3160	1,598,112.00	2,128,153.00
1977	6	20	1517	1502	439	86		10	209	251	3464	1,530,300.00	2,872,485.00
1978	6	31	1813	1642	548	79		3	139	242	4009	2,182,518.00	3,038,539.00
1979	6	27	1872	1688	638	33	60	5	151	249	4204	2,687,547.00	3,301,804.00
1980	10	21	1829	1543	761	29	60	9	128	363	4143	3,651,347.00	3,572,546.00
1981	1	20	1631	1516	494	14	70	14	132	292	3642	3,174,414.00	4,092,791.00
1982	5	37	1505	1387	575	15	75	20	172	482	3472	3,631,133.00	3,478,830.00
1983	3	30	1597	1624	651	12	66	9	139	320	3905	3,177,889.00	4,129,832.00
1984	1	44	1531	1586	668	10	49	15	146	367	3786	3,399,864.00	4,054,946.00
1985	3	39	1794	1671	888	9	44	25	149	444	4356	4,949,475.00	4,170,551.00
1986	1	48	1927	1691	927	10	36	23	117	451	4546	5,549,695.00	5,234,046.00
1987	3	39	2073	1866	1038	10	35	23	127	467	4980	6,453,715.00	4,234,391.00
1988												7,241,886.00	5,913,748.00

TABLE 7

MONTH OF OCCURRENCE — 1987

Month	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temporary Total Disability to Permanent Partial Disability	Medical Aid to Permanent Partial Disability
January	269	48	103	118		5	
February	312	71	106	135		5	
March	332	67	130	135		4	
April	320	67	121	132		5	
May	424	69	181	174		1	
June	481	99	176	205	1	4	
July	552	104	215	232	1	6	
August	534	124	195	215		2	
September	479	115	159	205			
October	507	97	201	209		6	
November	439	94	164	181		1	
December	331	83	115	132	1		
TOTALS	4,980	1,038	1,866	2,073	3	39	

TABLE 8

LOCALITY OF ACCIDENTS — 1987

County	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temporary Total Disability to Permanent Partial Disability	Medical Aid to Permanent Partial Disability
Queens	2,705	728	1,009	966	2	18	
Prince	1,586	218	584	784		17	
Kings	602	75	243	284		4	
Out of Province	87	17	30	39	1		
TOTALS	4,980	1,038	1,866	2,073	3	39	

TABLE 9

WEEKS OF DURATION 1987 ACCIDENTS

In	826 cases	disability terminated less than	1 week after accident
In	478 cases	disability terminated	1 to 2 weeks after accident
In	196 cases	disability terminated	2 to 3 weeks after accident
In	99 cases	disability terminated	3 to 4 weeks after accident
In	70 cases	disability terminated	4 to 5 weeks after accident
In	46 cases	disability terminated	5 to 6 weeks after accident
In	44 cases	disability terminated	6 to 7 weeks after accident
In	20 cases	disability terminated	7 to 8 weeks after accident
In	28 cases	disability terminated	8 to 9 weeks after accident
In	20 cases	disability terminated	9 to 10 weeks after accident
In	10 cases	disability terminated	10 to 11 weeks after accident
In	12 cases	disability terminated	11 to 12 weeks after accident
In	9 cases	disability terminated	12 to 13 weeks after accident
In	13 cases	disability terminated	13 to 14 weeks after accident
In	10 cases	disability terminated	14 to 15 weeks after accident
In	8 cases	disability terminated	15 to 16 weeks after accident
In	8 cases	disability terminated	16 to 17 weeks after accident
In	8 cases	disability terminated	17 to 18 weeks after accident
In	4 cases	disability terminated	18 to 19 weeks after accident
In	3 cases	disability terminated	19 to 20 weeks after accident
In	8 cases	disability terminated	20 to 21 weeks after accident
In	8 cases	disability terminated	21 to 22 weeks after accident
In	10 cases	disability terminated	22 to 23 weeks after accident
In	3 cases	disability terminated	23 to 24 weeks after accident
In	4 cases	disability terminated	24 to 25 weeks after accident
In	2 cases	disability terminated	25 to 26 weeks after accident
In	3 cases	disability terminated	26 to 27 weeks after accident
In	1 case	disability terminated	27 to 28 weeks after accident
In	5 cases	disability terminated	28 to 29 weeks after accident
In	2 cases	disability terminated	29 to 30 weeks after accident
In	2 cases	disability terminated	30 to 31 weeks after accident
In	6 cases	disability terminated	31 to 32 weeks after accident
In	2 cases	disability terminated	32 to 33 weeks after accident
In	3 cases	disability terminated	33 to 34 weeks after accident
In	3 cases	disability terminated	34 to 35 weeks after accident
In	4 cases	disability terminated	35 to 36 weeks after accident
In	3 cases	disability terminated	36 to 37 weeks after accident
In	1 case	disability terminated	37 to 38 weeks after accident
In	5 cases	disability terminated	38 to 39 weeks after accident
In	3 cases	disability terminated	40 to 41 weeks after accident
In	2 cases	disability terminated	41 to 42 weeks after accident
In	2 cases	disability terminated	42 to 43 weeks after accident
In	2 cases	disability terminated	43 to 44 weeks after accident
In	3 cases	disability terminated	45 to 46 weeks after accident
In	1 case	disability terminated	48 to 49 weeks after accident
In	3 cases	disability terminated	50 to 51 weeks after accident
In	2 cases	disability terminated	51 to 52 weeks after accident
In	2 cases	disability terminated	52 to 53 weeks after accident
In	2 cases	disability terminated	54 to 55 weeks after accident
In	1 case	disability terminated	55 to 56 weeks after accident
In	5 cases	disability terminated	56 to 57 weeks after accident

In	2 cases	disability terminated	57 to 58 weeks after accident
In	2 cases	disability terminated	58 to 59 weeks after accident
In	2 cases	disability terminated	59 to 60 weeks after accident
In	1 case	disability terminated	60 to 61 weeks after accident
In	3 cases	disability terminated	61 to 62 weeks after accident
In	7 cases	disability terminated	62 to 63 weeks after accident
In	2 cases	disability terminated	63 to 64 weeks after accident
In	3 cases	disability terminated	64 to 65 weeks after accident
In	1 case	disability terminated	65 to 66 weeks after accident
In	2 cases	disability terminated	66 to 67 weeks after accident
In	4 cases	disability terminated	67 to 68 weeks after accident
In	1 case	disability terminated	68 to 69 weeks after accident
In	1 case	disability terminated	70 to 71 weeks after accident
In	2 cases	disability terminated	71 to 72 weeks after accident
In	2 cases	disability terminated	73 to 74 weeks after accident
In	1 case	disability terminated	74 to 75 weeks after accident
In	1 case	disability terminated	77 to 78 weeks after accident
In	1 case	disability terminated	80 to 81 weeks after accident
In	3 cases	disability terminated	81 to 82 weeks after accident
In	1 case	disability terminated	82 to 83 weeks after accident
In	3 cases	disability terminated	83 to 84 weeks after accident
In	1 case	disability terminated	84 to 85 weeks after accident
In	1 case	disability terminated	85 to 86 weeks after accident
In	1 case	disability terminated	86 to 87 weeks after accident
In	2 cases	disability terminated	88 to 89 weeks after accident
In	8 cases	disability terminated more than	90 weeks after accident

TOTAL 2,073

TABLE 10

NATURE OF INJURY — 1987
TEMPORARY TOTAL DISABILITY

CLASSES	1	2	3	4	5	6	7	8	9	TOTAL
100 Amputation			4	3	2					9
120 Burns — Scalds			38	3	2	4			2	49
140 Concussion			1	1						2
160 Contusion, Crushing, Bruises		12	182	45	14	40	5	6	1	305
170 Cut, Laceration, Puncture		6	180	46	9	11	5	6		263
172 Dislocation		1	5	2	2		1		1	12
178 Fracture		1	29	13	9	12	1	4		69
182 Hernia, Rupture		1	10	1		2		2		16
185 Scratches — Abrasions		6	44	13	4	9		3		79
188 Sprains, Strains		20	602	122	60	178	12	51	4	1,049
195 Multiple Injuries		2	22	7	3	8	2	2		46
199 Occupational Injury, Nec.			11	3		1		5		20
203 Burns (Chemical)			14	2		1		1	1	19
205 Contagious/Infectious Disease			1		1	3				5
215 Dermatitis			12		3	1	1			17
220 Exposure To Low Temperatures					1					1
260 Inflammation/Irritation Muscles		3	61	10	1	7		3		85
261 Bursitis			1							1
262 Synovitis, Tenosynovitis			1			2				3
263 Inflammation/Irritation Nec			4							4
270 Poisoning, Systemic		2	4	3	1	5				15
290 Radiation Effects			2	2						4
TOTALS		54	1,228	276	112	284	27	83	9	2,073

TABLE 11
NATURE OF INJURY — 1987
MEDICAL AID ONLY

CLASSES	1	2	3	4	5	6	7	8	9	TOTAL
100 Amputation				1	1					2
120 Burns — Scalds			57	8	2	3	1	1		72
160 Contusion, Crushing, Bruises		4	204	44	25	38	3	10	5	333
170 Cut, Laceration, Puncture		4	391	80	30	29	5	10	1	550
172 Dislocation			1	1						2
178 Fracture		1	12	4	6	3				26
182 Hernia, Rupture			2				1	1		4
185 Scratches — Abrasions		3	163	59	8	15	3	5	1	257
188 Sprains, Strains		3	225	81	28	61	5	9	3	415
195 Multiple Injuries			17	7	1	4		1		30
199 Occupational Injury, Nec			1	1		2				4
203 Burns (Chemical)			29	1	2	6			1	39
215 Dermatitis			3	1		1				5
230 Hearing Loss/Impairment					1	1		1	1	4
260 Inflammation/Irritation Muscles			21	7	1	5				34
261 Bursitis				1						1
263 Inflammation/Irritation Nec			2							2
270 Poisoning, Systemic			8	3	2	6		1		20
278 Poisoning, Systemic Nec						3				3
290 Radiation Effects			5	2				1		8
405 Non-Personal Damage Only			29	10	4	6		4	2	55
TOTALS		15	1,170	311	111	183	18	44	14	1,866

TABLE 12

REGION OF INJURY — 1987
MEDICAL AID ONLY

CLASSES	1	2	3	4	5	6	7	8	9	TOTAL
121 Ear(s) — External				1						1
124 Ear(s) — Internal (Hearing)			2		1	1		1	1	6
130 Eye(s) — Optic Nerves & Vision		3	176	70	11	22	4	7	4	297
140 Face					1					1
141 Jaw (Includes Chin)			3	3				1		7
144 Mouth			8	2	2	2				14
146 Nose			6	2	1			1		10
148 Face, Multiple Parts			1							1
149 Face, Nec			6	1		4	1			12
150 Scalp			13	4			2	1		20
160 Skull			2	1						3
198 Head, Multiple			3							3
199 Head, Nec			19	6	4	5		1	1	36
200 Neck			10	4	2	4				20
310 Arm(s) — Above Wrist			9	1						10
311 Upper Arm			4		1					5
313 Elbow		1	18	12	2	8			1	42
315 Forearm		1	24	2	1	2	1			31
318 Arm, Multiple			2							2
319 Arm, Nec			19	3	1	2		1		26
320 Wrist			41	10	5	3		1	1	61
330 Hand			74	17	8	12	1		1	113
340 Finger(s)		1	352	60	20	26	4	3	1	467
398 Upper Extremities, Multiple			12	3		2		1		18
410 Abdomen — Internal Organs			4	2		3				9
420 Back		1	132	33	9	26		5	2	208
430 Chest		1	18	10	3	5	1		1	39
440 Hips			7	3	2	2		1		15
450 Shoulder(s)			28	8	3	11		1		51
498 Trunk, Multiple			3	1	1			1		6
499 Trunk, Nec			1	1			2			4
510 Leg(s) (Above Ankle)			2		1	1		1		5
511 Thigh		3	7	3	1	3		2		19
513 Knee		1	23	10	5	10		1		50
515 Lower Leg			5		2	8		5		20
519 Leg, Nec			12	2	2	1		1		18
520 Ankle		1	25	13	5	4	1	2		51
530 Foot		1	43	9	8	3		2		66
540 Toe(s)			23	4	3	3		1	1	35
598 Lower Extremeties, Multiple			5			1				6
700 Multiple Parts		1	22	6	4	2	1	3		39
840 Nervous System			1							1
850 Respiratory System			2	3	1	7				13
880 Other Body Systems			3	1	1					5
TOTALS		15	1,170	311	111	183	18	44	14	1,866

TABLE 13

REGION OF INJURY — 1987
TEMPORARY TOTAL DISABILITY

CLASSES	1	2	3	4	5	6	7	8	9	TOTAL
100 Head						2				2
121 Ear(s) — External								1		1
124 Ear(s) — Internal (Hearing)					1					1
130 Eye(s) — Optic Nerves & Vision		5	41	17	3	9		4		79
141 Jaw (Includes Chin)				1						1
144 Mouth								1		1
146 Nose		1						1		2
148 Face, Multiple Parts			1					1		2
149 Face, Nec			3					1		4
150 Scalp			3	1						4
160 Skull			2	1						3
198 Head, Multiple			1							1
199 Head, Nec			3	1	1	1		1		7
200 Neck			20	4	5	8		1		38
310 Arm(s) — Above Wrist			4	1	1	2				8
311 Upper Arm		1	3			1				5
313 Elbow		2	19	4	1	6		3		35
315 Forearm		2	13	2	2	6		2		27
318 Arm, Multiple			3							3
319 Arm, Nec		1	15	2		1	1		1	21
320 Wrist		2	54	11	4	15		5		91
330 Hand			72	13	3	5	3	1	2	99
340 Finger(s)		7	175	40	13	13	4	2	1	255
398 Upper Extremities, Multiple		2	24	4	2	4		1		37
410 Abdomen — Internal Organs			2					1		3
420 Back		11	377	75	34	108	8	37	4	654
430 Chest		4	45	15	3	11		2		80
440 Hips		2	20	2	2	7				33
450 Shoulder(s)		2	62	11	5	16	3			99
498 Trunk, Multiple			6	2		3		2		13
499 Trunk, Nec			9		2	5		2		18
510 Leg(s) (Above Ankle)		1	4					2		7
511 Thigh		1	2	1	1		1			6
513 Knee		2	63	18	5	10	1	1	1	101
515 Lower Leg		1	6	4	1		1			13
518 Leg, Multiple			1		1					2
519 Leg, Nec		1	11	2	1	2	1			18
520 Ankle		2	53	13	9	10	1	6		94
530 Foot		1	32	12	6	12	2	2		67
540 Toe(s)			16	4	1		1			22
598 Lower Extremities, Multiple			9	1						10
700 Multiple Parts		2	45	10	4	20		3		84
801 Circulatory System			4	1		1				6
820 Excretory System		1								1
850 Respiratory System			2	3						5
880 Other Body Systems			3		1	6				10
TOTALS		54	1,228	276	112	284	27	83	9	2,073

TABLE 14

CAUSE OF ACCIDENTS — 1987

	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
001 Tools	45	6	27	12			
002 Machinery	111	7	61	43		1	
003 Belts, Pulleys, Chains, Etc.	2			2			
004 Working Materials	79	6	52	21			
005 Nails and Spikes	29	2	17	10			
006 Buildings and Structures	14	3	5	6			
007 Working Surfaces	45	7	26	12			
099 Miscellaneous	118	25	60	33		1	
TOTAL	443	56	248	139		2	
101 Tools	296	16	180	100		2	
102 Machinery	25	5	10	10		1	
103 Belts, Pulleys, Chains, Etc.	8		6	2			
104 Hoisting/Conveying Apparatus	9		5	4			
105 Automobiles or Trucks	3		1	2			
106 Tractors, Loadmobiles, Etc.	7		1	6			
110 Other Motor-Driven Vehicles	3		1	2			
111 Man-Powered Vehicles & Craft	3	1	1	1			
112 Objects Thrown Back By Tools	3		1	2			
113 Objects Thrown Back By Machinery	14		6	8			
114 Objects Being Hoisted/Conveyed	6		2	4			
116 Mat. Handled By Fellow Worker	19	3	11	5			
117 Mat. Handled by Victim	341	32	203	106			
118 Mat. Falling From Loads, Etc.	27	2	16	9			
119 Any Other Person	10	3	5	2			
120 Animals	11		4	7			
121 Falling Trees Or Limbs	24	4	9	11			
122 Landslides or Cave-Ins	1		1				
123 Flying Particles	150	7	111	32			
199 Miscellaneous	109	8	63	38			
TOTAL	1,069	81	637	351		3	

TABLE 14 (Continued)

CAUSES OF ACCIDENTS — 1987

	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
201 Machinery	58	4	24	30		4	
202 Belts, Pulleys, Chains, Etc.	31	3	16	12		2	
203 Hoisting/Conveying Apparatus	8		3	5		1	
205 Automobiles and Trucks	7		3	4			
206 Tractors, Loadmobiles, Etc.	3		3				
211 Materials In Use or Stored	40	8	21	11			
299 Miscellaneous Objects, N.E.C.	74	11	35	28			
TOTAL	221	26	105	90		7	
301 Involving Steam Railways	1			1			
303 Involving Automobiles & Trucks	25	8	10	7			
304 Involving Tractors, Etc.	2		1	1			
306 Involving Water Craft	1			1			
308 Involving Other Transportation	3	1	1	1			
TOTAL	32	9	12	11			
401 Due To Rough Ground/Surfaces	31	6	10	15			
402 Due To Collapse Of Resistance	7	1		6			
403 Due To Tripping/Stepping On	92	10	26	56		1	
404 Due to Slippery Surfaces	311	57	103	151		1	
405 Due To Handling Materials	70	10	24	36			
406 Due To Operating Machines	1			1			
408 Due To Moving Vehicles	2		2				
449 Miscellaneous	34	3	12	19			
451 From Ladders or Stairs	85	14	28	43			
452 From Scaffolds and Stagings	14		5	9			
453 From Platforms, Ramps, Etc.	58	7	17	34			
454 From Buildings, Roofs & Towers	5		1	4			
455 From Bridges, Trestles, Etc.	1			1			
456 From Poles, Trees, Logs, Etc.	1			1			
457 From Stockpiles and Loads	1		1				
459 From Other Moving Vehicles	6	2	1	3			
460 Into Holds Of Vessels	1			1			
461 Into Shafts, Pits, Excavations	4		2	2			
462 Into Rivers, Lakes, Sea, Etc.	2	1			1		
499 Miscellaneous Falls	24	4	7	13			
TOTAL	750	115	239	395	1	2	

TABLE 14 (Continued)

CAUSES OF ACCIDENTS — 1987

	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
502 Exposure To Welding Flashes	12	2	8	2			
503 Exposure To Cold	4	3		1			
504 Exposure To Steam/Hot Vapours	16		11	5			
505 Exposure To Hot Liquids/Metal	54	6	22	26		1	
549 Exposure To Heat/Hot Substance	53	10	30	13			
555 Explosion Of Liquid Air, Etc.	3		2	1			
557 Explosion of Chemicals	2	1		1			
599 Other Explosions	3		1	2			
TOTAL	147	22	74	51		1	
601 Exposure To Acids, Alkalis	70	5	42	23			
602 Exposure To Poisonous Gases	1	1					
603 Exposure To Dust	5		2	3			
606 Industrial Diseases, Nec.	53	15	12	26			
699 Exposure To Misc. Agencies	34	6	19	9			
TOTAL	163	27	75	61			
702 Exposure/Contact — Electricity	4	1	1	2			
TOTAL	4	1	1	2			
801 Over-Exertion	1,145	161	230	752	2	20	
802 Bodily Reaction	260	41	75	144		3	
803 Rubbed or Abraded	166	26	107	33			
TOTAL	1,571	228	412	929	2	23	
901 Violence	79	34	22	23		1	
902 Bites, Stings, Etc.	27	4	20	3			
903 Infection, Nec.	6		1	5			
999 Miscellaneous	468	435	20	13			
TOTAL	580	473	63	44		1	
TOTAL	4,980	1,038	1,866	2,073	3	39	